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ART. IV.—1. *Girard College and its Founder.* By HENRY W. AREY, Secretary of the Girard College. Philadelphia. 1852.

2. *Biography of Stephen Girard.* By STEPHEN SIMPSON, Esq. Second Edition. Philadelphia: Thomas L. Bonsal. 1832.

3. *Annual Reports of the Board of Directors of the Girard College for Orphans.* Philadelphia. 1848 to 1863.

WITHIN the memory of many persons still alive, "old Girard," as the famous banker was usually styled, a short, stout, brisk old gentleman, used to walk, in his swift, awkward way, the streets of the lower part of Philadelphia. Though everything about him indicated that he had very little in common with his fellow-citizens, he was the marked man of the city for more than a generation. His aspect was rather insignificant and quite unprepossessing. His dress was old-fashioned and shabby; and he wore the pig-tail, the white neck-cloth, the wide-brimmed hat, and the large-skirted coat of the last century. He was blind of one eye; and though his bushy eyebrows gave some character to his countenance, it was curiously devoid of expression. He had also the absent look of a man who either had no thoughts or was absorbed in thought; and he shuffled along on his enormous feet, looking neither to the right nor to the left. There was always a certain look of the old mariner about him, though he had been fifty years an inhabitant of the town. When he rode, it was in the plainest, least comfortable gig in Philadelphia, drawn by an ancient and ill-formed horse, driven always by the master's own hand at a good pace. He chose still to live where he had lived for fifty years, in Water Street, close to the wharves, in a small and inconvenient house, darkened by tall storehouses, amid the bustle, the noise, and the odors of commerce. His sole pleasure was to visit once a day a little farm which he possessed a few miles out of town, where he was wont to take off his coat, roll up his shirt-sleeves, and personally labor in the field and in the barn, hoeing corn, pruning trees, tossing hay, and not disdaining even to assist in butchering the animals which he raised for market. It was no mere ornamental or experimental

farm. He made it pay. All of its produce was carefully, nay, scrupulously husbanded, sold, recorded, and accounted for. He loved his grapes, his plums, his pigs, and especially his rare breed of Canary-birds ; but the people of Philadelphia had the full benefit of their increase — at the highest market rates.

Many feared, many served, but none loved this singular and lonely old man. If there was among the very few who habitually conversed with him one who understood and esteemed him, there was but one ; and he was a man of such abounding charity, that, like Uncle Toby, if he had heard that the Devil was hopelessly damned, he would have said, “I am sorry for it.” Never was there a person more destitute than Girard of the qualities which win the affection of others. His temper was violent, his presence forbidding, his usual manner ungracious, his will inflexible, his heart untender, his imagination dead. He was odious to many of his fellow-citizens, who considered him the hardest and meanest of men. He had lived among them for half a century, but he was no more a Philadelphian in 1830 than in 1776. He still spoke with a French accent, and accompanied his words with a French shrug and French gesticulation. Surrounded with Christian churches which he had helped to build, he remained a sturdy unbeliever, and possessed the complete works of only one man, Voltaire. He made it a point of duty to labor on Sunday, as a good example to others. He made no secret of the fact, that he considered the idleness of Sunday an injury to the people, moral and economical. He would have opened his bank on Sundays, if any one would have come to it. For his part, he required no rest, and would have none. He never travelled. He never attended public assemblies or amusements. He had no affections to gratify, no friends to visit, no curiosity to appease, no tastes to indulge. What he once said of himself appeared to be true, that he rose in the morning with but a single object, and that was to labor so hard all day as to be able to sleep all night. The world was absolutely nothing to him but a working-place. He scorned and scouted the opinion, that old men should cease to labor, and should spend the evening of their days in tranquillity. “No,” he would say, “labor is the price of life, its happiness, its everything ; to rest is to rust ; every man should labor

to the last hour of his ability." Such was Stephen Girard, the richest man who ever lived in Pennsylvania.

This is an unpleasing picture of a citizen of polite and amiable Philadelphia. It were indeed a grim and dreary world in which should prevail the principles of Girard. But see what this man has done for the city that loved him not! Vast and imposing structures rise on the banks of the Schuylkill, wherein, at this hour, six hundred poor orphan boys are fed, clothed, trained, and taught, upon the income of the enormous estate which he won by this entire consecration to the work of accumulating property. In the ample grounds of Girard College, looking up at its five massive marble edifices, strolling in its shady walks or by its verdant play-grounds, or listening to the cheerful cries of the boys at play, the most sympathetic and imaginative of men must pause before censuring the sterile and unlovely life of its founder. And if he should inquire closely into the character and career of the man who willed this great institution into being, he would perhaps be willing to admit that there was room in the world for one Girard, though it were a pity there should ever be another. Such an inquiry would perhaps disclose that Stephen Girard was endowed by nature with a great heart as well as a powerful mind, and that circumstances alone closed and hardened the one, cramped and perverted the other. It is not improbable that he was one of those unfortunate beings who desire to be loved, but whose temper and appearance combine to repel affection. His marble statue, which adorns the entrance to the principal building, if it could speak, might say to us, "Living, you could not understand nor love me; dead, I compel at least your respect." Indeed, he used to say, when questioned as to his career, "Wait till I am dead; my deeds will show what I was."

Girard's recollections of his childhood were tinged with bitterness. He was born at Bordeaux in 1750. He was the eldest of the five children of Captain Pierre Girard, a mariner of substance and respectability. He used to complain that, while his younger brothers were taught at college, his own education was neglected, and that he acquired at home little more than the ability to read and write. He remembered, too, that at the age of eight years he discovered, to his shame and sorrow, that

one of his eyes was blind, — a circumstance that exposed him to the taunts of his companions. The influence of a personal defect, and of the ridicule it occasions, upon the character of a sensitive child, can be understood only by those whose childhood was embittered from that cause; but such cases as those of Byron and Girard should teach those who have the charge of youth the crime it is to permit such defects to be the subject of remark. Girard also early lost his mother, an event which soon brought him under the sway of a step-mother. Doubtless he was a wilful, arbitrary, and irascible boy, since we know that he was a wilful, arbitrary, and irascible man. Before he was fourteen, having chosen the profession of his father, he left home, with his father's consent, and went to sea in the capacity of cabin-boy. He used to boast, late in life, that he began the world with sixpence in his pocket. Quite enough for a cabin-boy.

For nine years he sailed between Bordeaux and the French West Indies, returning at length with the rank of first mate, or, as the French term it, lieutenant of his vessel. He had well improved his time. Some of the defects of his early education he had supplied by study, and it is evident that he had become a skilful navigator. It was then the law of France that no man should command a vessel who was not twenty-five years old, and had not sailed two cruises in a ship of the royal navy. Girard was but twenty-three, and had sailed in none but merchant-vessels. His father, however, had influence enough to procure him a dispensation; and in 1773 he was licensed to command. He appears to have been scarcely just to his father when he wrote, sixty-three years after: "I have the proud satisfaction of knowing that my conduct, my labor, and my economy have enabled me to do one hundred times more for my relations than they all together have ever done for me since the day of my birth." In the mere amount of money expended, this may have been true; but it is the *start* toward fortune that is so difficult. His father, besides procuring the dispensation, assisted him to purchase goods for his first commercial venture. At the age of twenty-four, we find him sailing to the West Indies; not indeed in command of the vessel, but probably as mate and supercargo, and part owner of goods

to the value of three thousand dollars. He never trod his native land again. Having disposed of his cargo and taken on board another, he sailed for New York, which he reached in July, 1774. The storm of war, which was soon to sweep commerce from the ocean, was already muttering below the horizon, when Stephen Girard, "mariner and merchant," as he always delighted to style himself, first saw the land wherein his lot was to be cast. For two years longer, however, he continued to exercise his twofold vocation. An ancient certificate, preserved among his papers, informs the curious explorer, that, "in the year 1774, Stephen Girard sailed as mate of a vessel from New York to [New] Orleans, and that he continued to sail out of the said port until May, 1776, when he arrived in Philadelphia commander of a sloop," of which the said Stephen Girard was part owner.

Lucky was it for Girard that he got into Philadelphia just when he did, with all his possessions with him. He had the narrowest escape from capture. On his way from New Orleans to a Canadian port, he had lost himself in a fog at the entrance of Delaware Bay, swarming then with British cruisers, of whose presence Captain Girard had heard nothing. His flag of distress brought alongside an American captain, who told him where he was, and assured him that, if he ventured out to sea, he would never reach port except as a British prize. "*Mon Dieu!*!" exclaimed Girard in great panic, "what shall I do ?" "You have no chance but to push right up to Philadelphia," replied the captain. "How am I to get there ?" said Girard; "I have no pilot, and I don't know the way." A pilot was found, who, however, demanded a preliminary payment of five dollars, which Girard had not on board. In great distress, he implored the captain to be his security for the sum. He consented, a pilot took charge of the sloop, the anchor was heaved, and the vessel sped on her way. An hour later, while they were still in sight of the anchorage, a British man-of-war came within the Capes. But Dr. Franklin, with his oared galleys, his *chevaux de frise*, his forts, and his signal-stations, had made the Delaware a safe harbor of refuge; and Girard arrived safely at Philadelphia on one of the early days of May, 1776. Thus it was a mere chance of war that gave Girard to the Quaker

City. In the whole world he could not have found a more congenial abode, for the Quakers were the only religious sect with which he ever had the slightest sympathy. Quakers he always liked and esteemed, partly because they had no priests, partly because they disregarded ornament and reduced life to its simplest and most obvious utilities, partly because some of their opinions were in accord with his own. He had grown up during the time when Voltaire was sovereign lord of the opinions of Continental Europe. Before landing at Philadelphia, he was already a republican and an unbeliever, and such he remained to the last. The Declaration of Independence was impending: he was ready for it. The "Common Sense" of Thomas Paine had appeared: he was the man of all others to enjoy it. It is, however, questionable if at that time he had English enough to understand it in the original, since the colloquy just reported with the American captain took place in French. He was slow in becoming familiar with the English language, and even to the end of his life seemed to prefer conversing in French.

He was a mariner no more. The great fleet of Lord Howe arrived at New York in July. Every harbor was blockaded, and all commerce was suspended. Even the cargoes of tobacco despatched by Congress to their Commissioners in France, for the purchase of arms and stores, were usually captured before they had cleared the Capes. Captain Girard now rented a small store in Water Street, near the spot where he lived for nearly sixty years, in which he carried on the business of a grocer and wine-bottler. Those who knew him at this time report that he was a taciturn, repulsive young man, never associating with men of his own age and calling, devoted to business, close in his dealings, of the most rigorous economy, and preserving still the rough clothing and general appearance of a sailor. Though but twenty-six years of age, he was called "old Girard." He seemed conscious of his inability to please, but bore the derision of his neighbors with stoical equanimity, and plodded on.

War favors the skilful and enterprising business-man. Girard had a genius for business. He was not less bold in his operations than prudent; and his judgment as a man of business was wellnigh infallible. Destitute of all false pride, he bought

whatever he thought he could sell to advantage, from a lot of damaged cordage to a pipe of old port; and he labored incessantly with his own hands. He was a thriving man during the first year of his residence in Philadelphia; his chief gain, it is said, being derived from his favorite business of bottling wine and cider.

The romance, the mystery, the tragedy of his life now occurred. Walking along Water Street one day, near the corner of Vine Street, the eyes of this reserved and ill-favored man were caught by a beautiful servant-girl going to the pump for a pail of water. She was an enchanting brunette of sixteen, with luxuriant black locks curling and clustering about her neck. As she tripped along with bare feet and empty pail, in airy and unconscious grace, she captivated the susceptible Frenchman, who saw in her the realization of the songs of the forecastle and the reveries of the quarter-deck. He sought her acquaintance, and made himself at home in her kitchen. The family whom she served, misinterpreting the designs of the thriving dealer, forbade him the house; when he silenced their scruples by offering the girl his hand in marriage. Ill-starred Polly Lumm! Unhappy Girard! She accepted his offer; and in July, 1777, the incongruous two, being united in matrimony, attempted to become one.

The war interrupted their brief felicity. Philadelphia, often threatened, fell into the hands of Lord Howe in September, 1777; and among the thousands who needlessly fled at his approach were "old Girard" and his pretty young wife. He bought a house at Mount Holly, near Burlington, in New Jersey, for five hundred dollars, to which he removed, and there continued to bottle claret and sell it to the British officers, until the departure of Lord Howe, in June, 1778, permitted his return to Philadelphia. The gay young officers, it is said, who came to his house at Mount Holly to drink his claret, were far from being insensible to the charms of Mrs. Girard; and tradition further reports that on one occasion a dashing colonel snatched a kiss, which the sailor resented, and compelled the officer to apologize for.

Of all miserable marriages this was one of the most miserable. Here was a young, beautiful, and ignorant girl united

to a close, ungracious, eager man of business, devoid of sentiment, with a violent temper and an unyielding will. She was an American, he a Frenchman; and that alone was an immense incompatibility. She was seventeen, he twenty-seven. She was a woman; he was a man without imagination, intolerant of foibles. She was a beauty, with the natural vanities of a beauty; he not merely had no taste for decoration, he disapproved it on principle. These points of difference would alone have sufficed to endanger their domestic peace; but time developed something that was fatal to it. Their abode was the scene of contention for eight years; at the expiration of which period Mrs. Girard showed such symptoms of insanity that her husband was obliged to place her in the Pennsylvania Hospital. In these distressing circumstances, he appears to have spared no pains for her restoration. He removed her to a place in the country, but without effect. She returned to his house only to render life insupportable to him. He resumed his old calling as a mariner, and made a voyage to the Mediterranean; but on his return he found his wife not less unmanageable than before. In 1790, thirteen years after their marriage, and five after the first exhibition of insanity, Mrs. Girard was placed permanently in the hospital; where, nine months after, she gave birth to a female child. The child soon died; the mother never recovered her reason. For twenty-five years she lived in the hospital, and, dying in 1815, was buried in the hospital grounds after the manner of the Quakers. The coffin was brought to the grave, followed by the husband and the managers of the institution, who remained standing about it in silence for several minutes. It was then lowered to its final resting-place, and again the company remained motionless and silent for a while. Girard looked at the coffin once more, then turned to an acquaintance and said, as he walked away, "It is very well." A green mound, without headstone or monument, still marks the spot where the remains of this unhappy woman repose. Girard, both during his lifetime and after his death, was a liberal, though not lavish, benefactor of the institution which had so long sheltered his wife.

Fortunes were not made rapidly in the olden time. After the Revolution, Girard engaged in commerce with the West

Indies, in partnership with his brother John ; and he is described in an official paper of the time as one who "carried on an extensive business as a merchant, and is a considerable owner of real estate." But on the dissolution of the partnership in 1790, when he had been in business, as mariner and merchant, for sixteen years, his estate was valued at only thirty thousand dollars. The times were troubled. The French Revolution, the massacre at St. Domingo, our disturbed relations with England, and afterwards with France, the violence of our party contests, all tended to make merchants timid, and to limit their operations. Girard, as his papers indicate, and as he used to relate in conversation, took more than a merchant's interest in the events of the time. From the first, he had formally cast in his lot with the struggling Colonists, as we learn from a yellow and faded document left among his papers : —

"I do hereby certify that Stephen Girard, of the city of Philadelphia, merchant, hath voluntarily taken the oath of allegiance and fidelity, as directed by an act of the General Assembly of Pennsylvania, passed the 13th day of June, A. D. 1777. Witness my hand and seal, the 27th day of October, A. D. 1778.

"JNO ORD.

"No. 1678."

The oath was repeated the year following. When the French Revolution had divided the country into two parties, the Federalists and the Republicans, Girard was a Republican of the radical school. He remembered assisting to raise a liberty-pole in the Presidency of John Adams ; and he was one of Mr. Jefferson's most uncompromising adherents at a time when men of substance were seldom found in the ranks of the Democracy. As long as he lived, he held the name of Thomas Jefferson in veneration.

We have now to contemplate this cold, close, ungainly, ungracious man in a new character. We are to see that a man may seem indifferent to the woes of individuals, but perform sublime acts of devotion to a community. We are to observe that there are men of sterling but peculiar metal, who only shine when the furnace of general affliction is hottest. In 1793, the malignant yellow-fever desolated Philadelphia. The

consternation of the people cannot be conceived by readers of the present day, because we cannot conceive of the ignorance which then prevailed respecting the laws of contagion, because we have lost, in some degree, the habit of panic, and because no kind of horror can be as novel to us as the yellow-fever was to the people of Philadelphia in 1793. One half of the population fled. Those who remained left their houses only when compelled. Most of the churches, the great Coffee-House, the Library, were closed. Of four daily newspapers, only one continued to be published. Some people constantly smoked tobacco,—even women and children did so; others chewed garlic; others exploded gunpowder; others burned nitre or sprinkled vinegar; many assiduously whitewashed every surface within their reach; some carried tarred rope in their hands, or bags of camphor round their necks; others never ventured abroad without a handkerchief or a sponge wet with vinegar at their noses. No one ventured to shake hands. Friends who met in the streets gave each other a wide berth, eyed one another askance, exchanged nods, and strode on. It was a custom to walk in the middle of the street, to get as far from the houses as possible. Many of the sick died without help, and the dead were buried without ceremony. The horrid silence of the streets was broken only by the tread of litter-bearers and the awful rumble of the dead-wagon. Whole families perished,—perished without assistance, their fate unknown to their neighbors. Money was powerless to buy attendance, for the operation of all ordinary motives was suspended. From the 1st of August to the 9th of November, in a population of twenty-five thousand, there were four thousand and thirty-one burials,—about one in six.

Happily for the honor of human nature, there are always, in times like these, great souls-whom base panic cannot prostrate. A few brave physicians, a few faithful clergymen, a few high-minded citizens, a few noble women, remembered and practised what is due to humanity overtaken by a calamity like this. On the 10th of September, a notice, without signature, appeared in the only paper published, stating that all but three of the Visitors of the Poor were sick, dead, or missing, and calling upon all who were willing to help to meet at the City

Hall on the 12th. From those who attended the meeting, a committee of twenty-seven was appointed to superintend the measures for relief, of whom Stephen Girard was one. On Sunday, the 15th, the committee met; and the condition of the great hospital at Bush Hill was laid before them. It was unclean, ill-regulated, crowded, and ill-supplied. Nurses could not be hired at any price, for even to approach it was deemed certain death. Then, to the inexpressible astonishment and admiration of the committee, two men of wealth and importance in the city offered personally to take charge of the hospital during the prevalence of the disease. Girard was one of these, Peter Helm the other. Girard appears to have been the first to offer himself. "Stephen Girard," records Matthew Carey, a member of the committee, "sympathizing with the wretched situation of the sufferers at Bush Hill, voluntarily and unexpectedly offered himself as a manager to superintend that hospital. The surprise and satisfaction excited by this extraordinary effort of humanity can be better conceived than expressed."

That very afternoon, Girard and Helm went out to the hospital, and entered upon their perilous and repulsive duty. Girard chose the post of honor. He took charge of the interior of the hospital, while Mr. Helm conducted its out-door affairs. For sixty days he continued to perform, by day and night, all the distressing and revolting offices incident to the situation. In the great scarcity of help, he used frequently to receive the sick and dying at the gate, assist in carrying them to their beds, nurse them, receive their last messages, watch for their last breath, and then, wrapping them in the sheet they had died upon, carry them out to the burial-ground, and place them in the trench. He had a vivid recollection of the difficulty of finding any kind of fabric in which to wrap the dead, when the vast number of interments had exhausted the supply of sheets. "I would put them," he would say, "in any old rag I could find." If he ever left the hospital, it was to visit the infected districts, and assist in removing the sick from the houses in which they were dying without help. One scene of this kind, witnessed by a merchant, who was hurrying past with camphored handkerchief pressed to his mouth,

affords us a vivid glimpse of this heroic man engaged in his sublime vocation. A carriage, rapidly driven by a black man, broke the silence of the deserted and grass-grown street. It stopped before a frame house ; and the driver, first having bound a handkerchief over his mouth, opened the door of the carriage, and quickly remounted to the box. A short, thick-set man stepped from the coach and entered the house. In a minute or two, the observer, who stood at a safe distance watching the proceedings, heard a shuffling noise in the entry, and soon saw the stout little man supporting with extreme difficulty a tall, gaunt, yellow-visaged victim of the pestilence. Girard held round the waist the sick man, whose yellow face rested against his own ; his long, damp, tangled hair mingled with Girard's ; his feet dragging helpless upon the pavement. Thus he drew him to the carriage door, the driver averting his face from the spectacle, far from offering to assist. Partly dragging, partly lifting, he succeeded, after long and severe exertion, in getting him into the vehicle. He then entered it himself, closed the door, and the carriage drove away towards the hospital.

A man who can do such things at such a time may commit errors and cherish erroneous opinions, but the essence of that which makes the difference between a good man and a bad man must dwell within him. Twice afterwards Philadelphia was visited by yellow-fever, in 1797 and 1798. On both occasions, Girard took the lead, by personal exertion or gifts of money, in relieving the poor and the sick. He had a singular taste for nursing the sick, though a sturdy unbeliever in medicine. According to him, nature, not doctors, is the restorer,—nature, aided by good nursing. Thus, after the yellow-fever of 1798, he wrote to a friend in France : “ During all this frightful time, I have constantly remained in the city ; and, without neglecting my public duties, I have played a part which will make you smile. Would you believe it, my friend, that I have visited as many as fifteen sick people in a day ? and what will surprise you still more, I have lost only one patient, an Irishman, who would drink a little. I do not flatter myself that I have cured one single person ; but you will think with me, that in my quality of Philadelphia physician I have been

very moderate, and that not one of my *confrères* has killed fewer than myself."

It is not by nursing the sick, however, that men acquire colossal fortunes. We revert, therefore, to the business career of this extraordinary man. Girard, in the ancient and honorable acceptation of the term, was a merchant; i. e. a man who sent his own ships to foreign countries, and exchanged their products for those of his own. Beginning in the West India trade, with one small schooner built with difficulty and managed with caution, he expanded his business as his capital increased, until he was the owner of a fleet of merchantmen, and brought home to Philadelphia the products of every clime. Beginning with single voyages, his vessels merely sailing to a foreign port and back again, he was accustomed at length to project great mercantile cruises, extending over long periods of time, and embracing many ports. A ship loaded with cotton and grain would sail, for example, to Bordeaux, there discharge, and take in a cargo of wine and fruit; thence to St. Petersburg, where she would exchange her wine and fruit for hemp and iron; then to Amsterdam, where the hemp and iron would be sold for dollars; to Calcutta next for a cargo of tea and silks, with which the ship would return to Philadelphia. Such were the voyages so often successfully made by the Voltaire, the Rousseau, the Helvetius, and the Montesquieu; ships long the pride of Girard and the boast of Philadelphia, their names being the tribute paid by the merchant to the literature of his native land. He seldom failed to make very large profits. He rarely, if ever, lost a ship.

His neighbors, the merchants of Philadelphia, deemed him a lucky man. Many of them thought they could do as well as he, if they only had his luck. But the great volumes of his letters and papers, preserved in a room of the Girard College, show that his success in business was not due, in any degree whatever, to good fortune. Let a money-making generation take note, that Girard principles inevitably produce Girard results. The grand, the fundamental secret of his success, as of all success, was that *he understood his business*. He had a personal, familiar knowledge of the ports with which he traded, the commodities in which he dealt, the vehicles in

which they were carried, the dangers to which they were liable, and the various kinds of men through whom he acted. He observed everything, and forgot nothing. He had done everything himself which he had occasion to require others to do. His directions to his captains and supercargoes, full, minute, exact, peremptory, show the hand of a master. Every possible contingency was foreseen and provided for; and he demanded the most literal obedience to the maxim, "Obey orders, though you break owners." He would dismiss a captain from his service forever, if he saved the whole profits of a voyage by departing from his instructions. He did so on one occasion. Add to this perfect knowledge of his craft, that he had a self-control which never permitted him to anticipate his gains or spread too wide his sails; that his industry knew no pause; that he was a close, hard bargainer, keeping his word to the letter, but exacting his rights to the letter; that he had no vices and no vanities; that he had no toleration for those calamities which result from vices and vanities; that his charities, though frequent, were bestowed only upon unquestionably legitimate objects, and were never profuse; that he was as wise in investing as skilful in gaining money; that he made his very pleasures profitable to himself in money gained, to his neighborhood in improved fruits and vegetables; that he had no family to maintain and indulge; that he held in utter aversion and contempt the costly and burdensome ostentation of a great establishment, fine equipages, and a retinue of servants; that he reduced himself to a money-making machine, run at the minimum of expense;—and we have an explanation of his rapidly acquired wealth. He used to boast, after he was a millionaire, of wearing the same overcoat for fourteen winters; and one of his clerks, who saw him every day for twenty years, declares that he never remembered having seen him wear a new-looking garment but once. Let us note, too, that he was an adept in the art of getting men to serve him with devotion. He paid small salaries, and was never known in his life to bestow a gratuity upon one who served him; but he knew how to make his humblest clerk feel that the master's eye was upon him always. Violent in his outbreaks of anger, his business letters are singularly polite, and show consideration for the health and happiness of his subordinates.

Legitimate commerce makes many men rich ; but in Girard's day no man gained by it ten millions of dollars. It was the war of 1812, which suspended commerce, that made this merchant so enormously rich. In 1811, the charter of the old United States Bank expired ; and the casting vote of Vice-President George Clinton negatived the bill for rechartering it. When war was imminent, Girard had a million dollars in the bank of Baring Brothers in London. This large sum, useless then for purposes of commerce,—in peril, too, from the disturbed condition of English finance,—he invested in United States stock and in stock of the United States Bank, both being depreciated in England. Being thus a large holder of the stock of the bank, the charter having expired, and its affairs being in liquidation, he bought out the entire concern ; and, merely changing the name to Girard's Bank, continued it in being as a private institution, in the same building, with the same coin in its vaults, the same bank-notes, the same cashier and clerks. The banking-house and the house of the cashier, which cost three hundred and fifty thousand dollars, he bought for one hundred and twenty thousand. The stock, which he bought at four hundred and twenty, proved to be worth, on the winding up of the old bank, four hundred and thirty-four. Thus, by this operation, he extricated his property in England, invested it wisely in America, established a new business in place of one that could no longer be carried on, and saved the mercantile community from a considerable part of the loss and embarrassment which the total annihilation of the bank would have occasioned.

His management of the bank perfectly illustrates his singular and apparently contradictory character. Hamilton used to say of Burr, that he was great in little things, and little in great things. Girard in little things frequently seemed little, but in great things he was often magnificently great. For example : the old bank had been accustomed to present an over-coat to its watchman every Christmas ; Girard forbade the practice as extravagant ; — the old bank had supplied pen-knives gratis to its clerks ; Girard made them buy their own ; — the old bank had paid salaries which were higher than those given in other banks ; Girard cut them down to the average

rate. To the watchman and the clerks this conduct, doubtless, seemed little. Without pausing to argue the question with them, let us contemplate the new banker in his great actions. He was the very sheet-anchor of the government credit during the whole of that disastrous war. If advances were required at a critical moment, it was Girard who was promptest to make them. When all other banks and houses were contracting, it was Girard who stayed the panic by a timely and liberal expansion. When all other paper was depreciated, Girard's notes, and his alone, were as good as gold. In 1814, when the credit of the government was at its lowest ebb, when a loan of five millions, at seven per cent interest and twenty dollars bonus, was up for weeks, and only procured twenty thousand dollars, it was "old Girard" who boldly subscribed for the whole amount; which at once gave it market value, and infused life into the paralyzed credit of the nation. Again, in 1816, when the subscriptions lagged for the new United States Bank, Girard waited until the last day for receiving subscriptions, and then quietly subscribed for the whole amount not taken, which was three million one hundred thousand dollars. And yet again, in 1829, when the enormous expenditures of Pennsylvania upon her canals had exhausted her treasury and impaired her credit, it was Girard who prevented the total suspension of the public works by a loan to the Governor, which the assembling Legislature might or might not reimburse.

Once, during the war, the control of the coin in the bank procured him a signal advantage. In the spring of 1813, his fine ship, the *Montesquieu*, crammed with tea and fabrics from China, was captured by a British shallop when she was almost within Delaware Bay. News of the disaster reaching Girard, he sent orders to his supercargo to treat for a ransom. The British admiral gave up the vessel for one hundred and eighty thousand dollars in coin; and, despite this costly ransom, the cargo yielded a larger profit than that of any ship of Girard's during the whole of his mercantile career. Tea was then selling at war prices. Much of it brought, at auction, two dollars and fourteen cents a pound, more than four times its cost in China. He appears to have gained about half a million of dollars.

From the close of the war to the end of his life, a period of sixteen years, Girard pursued the even tenor of his way, as keen and steady in the pursuit of wealth, and as careful in preserving it, as though his fortune were still insecure. Why was this? We should answer the question thus: Because his defective education left him no other resource. We frequently hear the "success" of such men as Astor and Girard adduced as evidence of the uselessness of early education. On the contrary, it is precisely such men who prove its necessity; since, when they have conquered fortune, they know not how to avail themselves of its advantages. When Franklin had, at the age of forty-two, won a moderate competence, he could turn from business to science, and from science to the public service, using money as a means to the noblest end. Strong-minded but unlettered men, like Girard, who cannot be idle, must needs plod on to the end, adding superfluous millions to their estates. In Girard's case, too, there was another cause of this entire devotion to business. His domestic sorrows had estranged him from mankind, and driven him into himself. Mr. Henry W. Arey, the very able and high-minded Secretary of Girard College, in whose custody are Girard's papers, is convinced that it was not the love of money which kept him at work early and late to the last days of his life.

"No one," he remarks, "who has had access to his private papers, can fail to become impressed with the belief that these early disappointments furnish the true key to his entire character. Originally of warm and generous impulses, the belief in childhood that he had not been given his share of the love and kindness which were extended to others changed the natural current of his feelings, and, acting on a warm and passionate temperament, alienated him from his home, his parents, and his friends. And when in after time there were super-added the years of bitter anguish resulting from his unfortunate and ill-adapted marriage, rendered even more poignant by the necessity of concealment, and the consequent injustice of public sentiment, and marring all his cherished expectations, it may be readily understood why constant occupation became a necessity, and labor a pleasure."

Girard himself confirms this opinion. In one of his letters of 1820, to a friend in New Orleans, he says: —

"I observe with pleasure that you have a numerous family, that you

are happy and in the possession of an honest fortune. This is all that a wise man has the right to wish for. As to myself, I live like a galley-slave, constantly occupied, and often passing the night without sleeping. I am wrapped up in a labyrinth of affairs, and worn out with care. I do not value fortune. The love of labor is my highest ambition. You perceive that your situation is a thousand times preferable to mine."

In his lifetime, as we have remarked, few men loved Girard, still fewer understood him. He was considered mean, hard, avaricious. If a rich man goes into a store to buy a yard of cloth, no one expects that he will give five dollars for it when the price is four. But there is a universal impression that it is "handsome" in him to give higher wages than other people to those who serve him, to bestow gratuities upon them, and, especially, to give away endless sums in charity. The truth is, however, that one of the duties which a rich man owes to society is to be careful *not* to disturb the law of supply and demand by giving more money for anything than a fair price, and *not* to encourage improvidence and servility by inconsiderate and profuse gifts. Girard rescued his poor relations in France from want, and educated nieces and nephews in his own house; but his gifts to them were not proportioned to his own wealth, but to their circumstances. His design evidently was to help them as much as would do them good, but not so much as to injure them as self-sustaining members of society. And surely it was well for every clerk in his bank to know that all he had to expect from the rich Girard was only what he would have received if he had served another bank. The money which in loose hands might have relaxed the arm of industry and the spirit of independence, which might have pampered and debased a retinue of menials, and drawn around the dispenser a crowd of cringing beggars and expectants, was invested in solid houses, which Girard's books show yielded him a profit of three per cent, but which furnished to many families comfortable abodes at moderate rents. To the most passionate entreaties of failing merchants for a loan to help them over a crisis, he was inflexibly deaf. They thought it meanness. But we can safely infer from Girard's letters and conversation that he thought it an injury to the community to

avert from a man of business the consequences of extravagance and folly, which, in his view, were the sole causes of failure. If there was anything that Girard utterly despised and detested, it was that vicious mode of doing business which, together with extravagant living, causes seven business men in ten to fail every ten years. We are enabled to state, however on the best authority, that he was substantially just to those whom he employed, and considerately kind to his own kindred. At least he meant to be kind ; he did for them what he really thought was for their good. To little children, and to them only, he was gracious and affectionate in manner. He was never so happy as when he had a child to caress and play with.

After the peace of 1815, Girard began to consider what he should do with his millions after his death. He was then sixty-five, but he expected and meant to live to a good age. "The Russians," he would say, when he was mixing his *olla podrida* of a Russian salad, "understand best how to eat and drink ; and I am going to see how long, by following their customs, I can live." He kept an excellent table ; but he became abstemious as he grew older, and lived chiefly on his salad and his good claret. Enjoying perfect health, it was not until about the year 1828, when he was seventy-eight years of age, that he entered upon the serious consideration of a plan for the final disposal of his immense estate. Upon one point his mind had been long made up. "No man," said he, "shall be a gentleman on *my* money." He often said that, even if he had had a son, he should have been brought up to labor, and should not, by a great legacy, be exempted from the necessity of labor. "If I should leave him twenty thousand dollars," he said, "he would be lazy or turn gambler." Very likely. The son of a man like Girard, who was virtuous without being able to make virtue engaging, whose mind was strong but rigid and ill-furnished, commanding but uninstructive, is likely to have a barren mind and rampant desires, the twin causes of debauchery. His decided inclination was to leave the bulk of his property for the endowment of an institution of some kind for the benefit of Philadelphia. The only question was, what kind of institution it should be.

William J. Duane was his legal adviser then,—that honest and intrepid William J. Duane who, a few years later, stood calmly his ground on the question of the removal of the deposits against the infuriate Jackson, the Kitchen Cabinet, and the Democratic party. Girard felt all the worth of this able and honorable lawyer. With him alone he conversed upon the projected institution; and Mr. Duane, without revealing his purpose, made inquiries among his travelled friends respecting the endowed establishments of foreign countries. For several months before sitting down to prepare the will, they never met without conversing upon this topic, which was also the chief subject of discourse between them on Sunday afternoons, when Mr. Duane invariably dined at Mr. Girard's country-house. A home for the education of orphans was at length decided upon, and then the will was drawn. For three weeks the lawyer and his client were closeted, toiling at the multifarious details of that curious document.

The minor bequests were speedily arranged, though they were numerous and well considered. He left to the Pennsylvania Hospital, thirty thousand dollars; to the Deaf and Dumb Asylum, twenty thousand; to the Orphan Asylum, ten thousand; to the Lancaster public schools, the same sum; the same for providing fuel for the poor in Philadelphia; the same to the Society for the Relief of Distressed Sea-Captains and their families; to the Freemasons of Pennsylvania, for the relief of poor members, twenty thousand; six thousand for the establishment of a free school in Passyunk, near Philadelphia; to his surviving brother, and to his eleven nieces, he left sums varying from five thousand dollars to twenty thousand; but to one of his nieces, who had a very large family, he left sixty thousand dollars. To each of the captains who had made two voyages in his service, and who should bring in his ship safely into port, he gave fifteen hundred dollars; and to each of his apprentices, five hundred. To his old servants, he left annuities of three hundred and five hundred dollars each. A portion of his valuable estates in Louisiana he bequeathed to the corporation of New Orleans, for the improvement of that city. Half a million he left for certain improvements in the city of Philadelphia; and to Pennsylvania, three hundred

thousand dollars for her canals. The whole of the residue of his property, worth then about six millions of dollars, he devoted to the construction and endowment of a College for Orphans.

Accustomed all his life to give minute directions to those whom he selected to execute his designs, he followed the same system in that part of his will which related to the College. The whole will was written out three times, and some parts of it more than three. He strove most earnestly, and so did Mr. Duane, to make every paragraph so clear that no one could misunderstand it. No candid person, sincerely desirous to understand his intentions, has ever found it difficult to do so. He directed that the buildings should be constructed of the most durable materials, "avoiding useless ornament, attending chiefly to the strength, convenience, and neatness of the whole." *That*, at least, is plain. He then proceeded to direct precisely what materials should be used, and how they should be used; prescribing the number of buildings, their size, the number and size of the apartments in each, the thickness of each wall, every detail of construction, giving as he would have given it to a builder. He then gave briefer directions as to the management of the institution. The orphans were to be plainly but wholesomely fed, clothed, and lodged; instructed in the English branches, in geometry, natural philosophy, the French and Spanish languages, and whatever else might be deemed suitable and beneficial to them. "I would have them," says the will, "taught facts and things, rather than words or signs." At the conclusion of the course, the pupils were to be apprenticed to "suitable occupations, as those of agriculture, navigation, arts, mechanical trades, and manufactures."

The most remarkable passage of the will is the following. The Italics are those of the original document.

"I enjoin and require that *no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said College; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said College.* In making this restriction, I do not mean to cast any reflection upon any sect or person whatsoever; but as there is such a multitude of sects, and such a diversity of opinion amongst them,

I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitement which clashing doctrines and sectarian controversy are so apt to produce ; my desire is, that all the instructors and teachers in the College shall take pains to instil into the minds of the scholars *the purest principles of morality*, so that, on their entrance into active life, they may, *from inclination and habit*, evince *benevolence toward their fellow-creatures*, and *a love of truth, sobriety, and industry*, adopting at the same time such religious tenets as their *matured reason* may enable them to prefer."

When Mr. Duane had written this passage at Girard's dictation, a conversation occurred between them, which revealed, perhaps, one of the old gentleman's reasons for inserting it. "What do you think of that?" asked Girard. Mr. Duane, being unprepared to comment upon such an unexpected injunction, replied, after a long pause, "I can only say now, Mr. Girard, that I think it will make a great sensation." Girard then said, "I can tell you something else it will do,—it will please the Quakers." He gave another proof of his regard for the Quakers by naming three of them as the executors of his will ; the whole number of the executors being five.

In February, 1830, the will was executed, and deposited in Mr. Girard's iron safe. None but the two men who had drawn the will, and the three men who witnessed the signing of it, were aware of its existence ; and none but Girard and Mr. Duane had the least knowledge of its contents. There never was such a keeper of his own secrets as Girard, and never a more faithful keeper of other men's secrets than Mr. Duane. And here we have another illustration of the old man's character. He had just signed a will of unexampled liberality to the public ; and the sum which he gave the able and devoted lawyer for his three weeks' labor in drawing it was three hundred dollars !

Girard lived nearly two years longer, always devoted to business, and still investing his gains with care. An accident in the street gave a shock to his constitution, from which he never fully recovered ; and in December, 1831, when he was nearly eighty-two years of age, an attack of influenza terminated his life. True to his principles, he refused to be cupped, or to take drugs into his system, though both were prescribed by a physician whom he respected.

Death having dissolved the powerful spell of a presence which few men had been able to resist, it was to be seen how far his will would be obeyed, now that he was no longer able personally to enforce it. The old man lay dead in his house in Water Street. While the public out of doors were curious enough to learn what he had done with his money, there was a smaller number within the house, the kindred of the deceased, in whom this curiosity raged like a mania. They invaded the cellars of the house, and, bringing up bottles of the old man's choice wine, kept up a continual carouse. Surrounding Mr. Duane, who had been present at Mr. Girard's death and remained to direct his funeral, they demanded to know if there was a will. To silence their indecent clamor, he told them there was, and that he was one of the executors. On hearing this, their desire to learn its contents rose to fury. In vain the executors reminded them that decency required that the will should not be opened till after the funeral. They even threatened legal proceedings if the will were not immediately produced; and at length, to avoid a public scandal, the executors consented to have it read. These affectionate relatives being assembled in a parlor of the house in which the body of their benefactor lay, the will was taken from the iron safe by one of the executors.

When he had opened it, and was about to begin to read, he chanced to look over the top of the document at the company seated before him. No artist that ever held a brush could depict the passion of curiosity, the frenzy of expectation, expressed in that group of pallid faces. Every individual among them expected to leave the apartment the conscious possessor of millions, for no one had dreamed of the probability of his leaving the bulk of his estate to the public. If they had ever heard of his saying that no one should be gentleman upon his money, they had forgotten or disbelieved it. The opening paragraphs of the will all tended to confirm their hopes, since the bequests to existing institutions were of small amount. But the reader soon reached the part of the will which assigned to ladies and gentlemen present such trifling sums as five thousand dollars, ten thousand, twenty thousand; and he arrived ere long at the sections which disposed of millions for the benefit of great cities and poor children. Some of them made not the slightest attempt

to conceal their disappointment and disgust. Men were there who had married with a view to share the wealth of Girard, and had been waiting years for his death. Women were there who had looked to that event as the beginning of their enjoyment of life. The imagination of the reader must supply the details of a scene which we might think dishonored human nature, if we could believe that human nature was meant to be subjected to such a strain. It had been better, perhaps, if the rich man, in his own lifetime, had made his kindred partakers of his superabundance, especially as he had nothing else that he could share with them. They attempted, on grounds that seem utterly frivolous, to break the will, and employed the most eminent counsel to conduct their cause, but without effect. They did, however, succeed in getting the property acquired after the execution of the will ; which Girard, disregarding the opinion of Mr. Duane, attempted by a postscript to include in the will. "It will not stand," said the lawyer. "Yes it will," said Girard. Mr. Duane, knowing his man, was silent ; and the courts have since decided that his opinion was correct.

Thirty-three years have passed since the city of Philadelphia entered upon the possession of the enormous and growing estate with which Mr. Girard intrusted it. It is a question of general interest how the trust has been administered. No citizen of Philadelphia needs to be informed, that, in some particulars, the government of their city has shown little more regard to the manifest will of Girard than his nephews and nieces did. If he were to revisit the banks of the Schuylkill, would he recognize, in the splendid Grecian temple that stands in the centre of the College grounds, the home for poor orphans, devoid of needless ornament, which he directed should be built there ? It is singular that the very ornaments which Girard particularly disliked are those which have been employed in the erection of this temple ; namely, pillars. He had such an aversion to pillars, that he had at one time meditated taking down those which supported the portico of his bank. Behold his College surrounded with thirty-four Corinthian columns, six feet in diameter and fifty-nine in height, of marble, with capitals elaborately carved, each pillar having cost thirteen thou-

sand dollars, and the whole colonnade four hundred and forty thousand! And this is the abode of poor little boys, who will leave the gorgeous scene to labor in shops, and to live in such apartments as are usually assigned to apprentices!

Now there is probably no community on earth where the number of honorable men bears a larger proportion to the whole population than in Philadelphia. Philadelphia is a community of honest dealers and faithful workmen. It is a matter of the highest interest to know how it could happen that, in such a city, a bequest for such a purpose should be so monstrously misappropriated.

The magnitude of the bequest was itself one cause of its misappropriation, and the habits of the country were another. When we set about founding an institution, our first proceeding is to erect a vast and imposing edifice. When we pronounce the word College, a vision of architecture is called up. It was natural, therefore, that the people of Philadelphia, bewildered by the unprecedented amount of the donation, should look to see the monotony of their city relieved by something novel and stupendous in the way of a building; and there appears to have been no one to remind them that the value of a school depends wholly upon the teachers who conduct it, provided those teachers are free to execute their plans. The immediate cause, however, of the remarkable departure from the will in the construction of the principal edifice was this: the custody of the Girard estate fell into the hands of the politicians of the city, who regarded the patronage appertaining thereunto as part of the "spoils" of victory at the polls. As we live at a time when honest lovers of their country frequently meditate on the means of rescuing important public interests from the control of politicians, we shall not deem a little of our space ill bestowed in recounting the history of the preposterous edifice which Girard's money paid for, and which Girard's will forbade.

Both political parties were to blame. It is the system that we have chiefly to condemn,—the system that allows national politics to control municipal elections. In 1832, when the great bequest of Mr. Girard fell to the city, the Democrats were in a majority in the City Councils; and it was that ma-

jority which took the first wrong step. Instead of simply handing a copy of the will to a competent builder, and directing him to construct the buildings for the College in accordance therewith, they advertised for plans, and offered a reward for the one that should be approved. Very soon, the walls of the City Hall were hung with pictures of splendid edifices competing for the prize,—edifices that might relieve the monotony of Philadelphian architecture, but which certainly set at naught the will of Stephen Girard. But in October the Whig party triumphed; and one of the first acts of the Whig majority in the Councils was to declare null and void all that the Democrats had done in relation to the College. This accomplished, they neither recurred to the will nor consulted any friend of Girard as to his intentions, but proceeded in reckless defiance of both. Nicholas Biddle was then at the zenith of his power and celebrity, the idol of his party, the king of finance, the favorite of society. "There are but two truths in this world," he used to say, "the Bible and Greek architecture." Able to command any position he might choose to fill, he was placed at the head of the commission appointed by the City Councils for the construction of the College; and he wielded over his colleagues the same commanding influence as over the Directors of the Bank of the United States. It was he who selected the plan of the magnificent edifice which wasted thirteen years of time and half a million of money,—which entailed upon his native town the discredit of disregarding the will of its benefactor, and the ridicule of building an imitation of the Parthenon for little boys to shiver in.

And more, while erecting an edifice the most opposite to Girard's intentions that could be contrived by man, the architect was permitted to follow the directions of the will in minor particulars, that rendered the building as inconvenient as it was magnificent. The vaulted ceilings of those spacious rooms reverberated to such a degree, that not a class could say its lesson in them till they were hung with cotton cloth. The massive walls exuded dampness continually. The rooms of the uppermost story, lighted only from above, were so hot in the summer as to be useless; and the lower rooms were so cold in winter as to endanger the health of the inmates. It has

required ingenuity and expense to render the main building habitable ; but even now the visitor cannot but smile as he compares the splendor of the architecture with the homely benevolence of its purpose. The Parthenon was a suitable dwelling-place for a marble goddess, but the mothers of Athens would have shuddered at the thought of consigning their little boys to dwell in its chilling grandeur.

We can scarcely overstate the bad effect of this first mistake. It has constantly tended to obscure Mr. Girard's real purpose, which was to afford a plain, comfortable home, and a plain, substantial education to poor orphans, destined to gain their livelihood by labor. Always there have been two parties in the Board of Directors: one favoring a scheme which would make the College a *college*; the other striving to keep it down to the modest level of the founder's intentions. That huge and dazzling edifice seems always to have been exerting a powerful influence against the stricter constructionists of the will. It is only within the last two years that this silent but ponderous argument has been partially overcome by the resolute good-sense of a majority of the Directors. Not the least evil consequent upon the erection of this building was, that the delay in opening the College caused the resignation of its first President, Alexander D. Bache, a gentleman who had it in him to organize the institution aright, and give it a fair start. It is a curious fact, that the extensive report by this gentleman of his year's observation of the orphan schools of Europe has not been of any practical use in the organization of Girard College. Either the Directors have not consulted it, or they have found nothing in it available for their purpose.

The first class of one hundred pupils was admitted to the College on the first day of the year 1848. The number of inmates is now six hundred. The estate will probably enable the Directors to admit at length as many as fifteen hundred. It will be seen, therefore, that Girard College, merely from the number of its pupils, is an institution of great importance.

Sixteen years have gone by since the College was opened, but it cannot yet be said that the policy of the Directors is fixed. These Directors, appointed by the City Councils, are eighteen in number, of whom six go out of office every year,

while the Councils themselves are annually elected. Hence the difficulty of settling upon a plan, and the greater difficulty of adhering to one. Sometimes a majority has favored the introduction of Latin or Greek ; again, the manual-labor system has had advocates ; some have desired a liberal scale of living for the pupils ; others have thought it best to give them Spartan fare. Four times the President has been changed, and there have been two periods of considerable length when there was no President. There have been dissensions without and trouble within. As many as forty-four boys have run away in a single year. Meanwhile, the Annual Reports of the Directors have usually been so vague and so reticent, that the public was left utterly in the dark as to the condition of the institution. Letters from masters to whom pupils have been apprenticed were published in the Reports, but only the letters which have nothing but good to say of the apprentices. Large numbers of the boys, it is true, have done and are doing credit to the College ; but the public have no means of judging whether, upon the whole, the training of the College has been successful.

Nevertheless, we believe we may say with truth that invaluable experience has been gained, and genuine progress has been made. To maintain and educate six hundred boys, even if those boys had enlightened parents to aid in the work, were a task which would exhaust the wisdom and the tact of the greatest educator that ever lived. But these boys are all fatherless, and many of them motherless ; the mothers of many are ignorant and unwise, of some are even vicious and dissolute. A large number of the boys are of very inferior endowments, have acquired bad habits, have inherited evil tendencies. It would be difficult to overstate the difficulty of the work which the will of Girard has devolved upon the Directors and teachers of Girard College. Mistakes have been made, but perhaps they have not been more serious or more numerous than we ought to expect in the forming of an institution absolutely unique, and composed of material the most unmanageable.

There are indications, too, that the period of experiment draws to an end, and that the final plan of the College, on the basis of common-sense, is about to be settled. Mr. Richard

Vaux, the present head of the Board of Directors, writes Reports in a style most eccentric, and not always intelligible to remote readers ; but it is evident that his heart is in the work, and that he belongs to the party who desire the College to be the useful, unambitious institution that Girard wished it to be. His Reports are not written with rose-water. They say *something*. They confess some failures, as well as vaunt some successes. We would earnestly advise the Directors never to shrink from taking the public into their confidence. The public is wiser and better than any man or any board. A plain statement every year of the real condition of the College, the real difficulties in the way of its organization, would have been far better than the carefully uttered nothings of which the Annual Reports have generally consisted. It was to Philadelphia that Girard left his estate. The honor of Philadelphia is involved in its faithful administration. Philadelphia has a right to know how it is administered.

The President of the College is Major Richard Somers Smith, a graduate of West Point, where he was afterwards a Professor. He has served with distinction in the Army of the Potomac, in which he commanded a brigade. To learn how to be an efficient President of Girard College is itself a labor of years ; and Major Smith is only in the second year of his incumbency. The highest hopes are indulged, however, that under his energetic rule, the College will become all that the public ought to expect. He seems to have perceived at once the weak point of the institution.

“ I find in the College,” he says in one of his monthly reports, “ a certain degree of impatience of study, an inertness, a dragging along, an infection of ‘ young-Americanism,’ a disposition to flounder along through duties half done, hurrying to reach — what is never attained — an ‘ easy success ’ ; and I observe that this state of things is confined to the higher departments of study. In the elementary departments there is life ; but as soon as the boy has acquired the rudiments of his English or common-school education, he begins to chafe, and to feel that it is time for him to *go out*, and to make haste to ‘ finish (!) his studies,’ — which of course he does without much heart.”

And again : —

“ The ‘ poor white male orphan,’ dwelling for eight or ten years in

comfort almost amounting to luxury, waited upon by servants and machinery in nearly all his domestic requirements, unused to labor, or laboring only occasionally, with some reward in view in the form of extra privileges, finds it hard to descend from his fancied elevation to the lot of a simple apprentice; and his disappointment is not soothed by the discovery that with all his learning he has not learned wherewithal to give ready satisfaction to his master."

It has been difficult, also, to induce the large manufacturers to take apprentices; they are now accustomed to place boys at once upon the footing of men, paying them such wages as they are worth. Men who employ forty boys will not generally undertake the responsibilities involved in receiving them as bound apprentices for a term of years.

To remedy all these evils, Major Smith proposes to add to the College a Manual Labor Department, in which the elder boys shall acquire the rudiments of the arts and trades to which they are destined. This will alleviate the tedium of the College routine, assist the physical development of the boys, and send them forth prepared to render more desirable help to their employers. The present Board of Directors favor the scheme.

In one particular the College has fulfilled the wishes of its founder. He said in his will, "I desire that by every proper means a pure attachment to our republican institutions, and to the sacred rights of conscience, as guaranteed by our happy Constitution, shall be formed and fostered in the minds of the scholars." Three fourths of the whole number of young men, out of their time, who were apprenticed from Girard College, have joined the Union army. We must confess, also, that a considerable number of its apprentices, *not* out of their time, have run away for the same purpose. With regard to the exclusion of ecclesiastics, it is agreed on all hands that no evil has resulted from that singular injunction of the will. On the contrary, it has served to call particular attention to the religious instruction of the pupils. The only effect of the clause is, that the morning prayers and the Sunday services are conducted by gentlemen who have not undergone the ceremony of ordination.

The income of the Girard estate is now about two hundred

thousand dollars a year, and it is increasing. Supposing that only one half of this revenue is appropriated to the College, it is still, we believe, the largest endowment in the country for an educational purpose. The means of the College are therefore ample. To make those means effective in the highest degree, some mode must be devised by which the politics of the city shall cease to influence the choice of Directors. In other words, "Girard College must be taken out of politics." The Board of Directors should, perhaps, be a more permanent body than it now is. At the earliest possible moment a scheme of instruction should be agreed upon, which should remain unchanged, in its leading features, long enough for it to be judged by its results. The President must be clothed with ample powers, and held responsible, not for methods, but results. He must be allowed, at least, to nominate all his assistants, and to recommend the removal of any for reasons given ; and both his nominations and his recommendations of removal, so long as the Directors desire to retain his services, should be ratified by them. He must be made to feel strong in his place ; otherwise, he will be tempted to waste his strength upon the management of committees, and general whitewashing. Human nature is so constituted, that a gentleman with a large family will not willingly give up an income of three thousand dollars a year, with lodging in a marble palace. If he is a strong man and an honorable, he will do it, rather than fill a post the duties of which an ignorant or officious committee prevent his discharging. If he is a weak or dishonest man, he will cringe to that committee, and expend all his ingenuity in making the College show well on public days. It might even be well, in order to strengthen the President, to give him the right of appeal to the Mayor and Councils, in case of an irreconcilable difference of opinion between him and the Directors. Everything depends upon the President. Given the right President, with power enough and time enough, and the success of the College is assured. Given a bad President, or a good one hampered by committees, or too dependent upon a board, and the College will be the reproach of Philadelphia.

It is a question with political economists, whether, upon the

whole, such endowments as this are a good or an evil to a community. There is now a considerable party in England, among whom are several clergymen of the Established Church, who think it would be better for England if every endowment were swept away, and thus to each succeeding generation were restored the privilege of supporting all its poor, caring for all its sick, and educating all its young. Dr. Chalmers appears to have been inclined to an opinion like this. It will be long, however, before this question becomes vital in America. Girard College must continue for generations to weigh heavily on Philadelphia, or to lighten its burdens. The conduct of those who have charge of it in its infancy will go far to determine whether it shall be an argument for or against the utility of endowments. Meanwhile, we advise gentlemen who have millions to leave behind them not to impose difficult conditions upon the future, which the future may be unable or unwilling to fulfil ; but either to bestow their wealth for some object that can be immediately and easily accomplished, or else imitate the conduct of that respectable and public-spirited man who left five pounds towards the discharge of his country's debt.

ART. V.—1. *History of the Romans under the Empire.* By CHARLES MERIVALE, B. D. From the Fourth London Edition. In Seven Volumes. New York: D. Appleton and Company. 1863-64.

2. *Life of Marcus Tullius Cicero.* By WILLIAM FORSYTH. London: John Murray. 2 vols. 1864.

THE great epic poet of the Augustan age, secure in the strength of the newly organized Empire, pictures the shade of Anchises foretelling to his son the greatness of the nation he was about to found. “Tu regere imperio populos, Romane, memento.” Could Virgil have seen the extent and duration of that sway ; could he have discerned, looking down the vista of centuries, the destruction of the political fabric which surrounded him, while the ideas on which it was based yet mas-